

<i>SERFF Tracking Number:</i>	<i>IASL-126373509</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sterling Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44108</i>
<i>Company Tracking Number:</i>	<i>SI LEGACY II BROCHURE</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>SI LEGACYII BROCHURE</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Sterling Investors Life Insurance Company

Product Name: SI LEGACYII BROCHURE

SERFF Tr Num: IASL-126373509

State: Arkansas

TOI: L08 Life - Other

SERFF Status: Closed-Withdrawn

State Tr Num: 44108

Sub-TOI: L08.000 Life - Other

Co Tr Num: SI LEGACY II
BROCHURE

State Status: Withdrawn

Filing Type: Form

Reviewer(s): Linda Bird

Author: Karen Nowlan

Disposition Date: 11/18/2009

Date Submitted: 11/17/2009

Disposition Status: Withdrawn

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/18/2009

Explanation for Other Group Market Type:

State Status Changed: 11/18/2009

Deemer Date:

Created By: Karen Nowlan

Submitted By: Karen Nowlan

Corresponding Filing Tracking Number:

Filing Description:

Insurance Administrative Solutions, L.L.C. has been authorized to submit this filing on behalf of Sterling Investors Life Insurance Company. A letter of authorization is included with this filing. This is a new filing.

This brochure will be used by licensed agents in your state to market Sterling's Whole Life Insurance Policy form number SIL21009ID which was "filed" with your department on November 13, 2009 (SERFF Tracking Number: IASL-126377362).

The proceeds of the Whole Life Policy are paid out annually over 15 years. There will be no lump sum payout. An applicant may designate up to ten beneficiaries to receive an annual benefit payout for 15 years leaving a legacy in their remembrance.

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TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	SI LEGACYII BROCHURE		
Project Name/Number:	/		

Thank you for your assistance with this filing.

Company and Contact

Filing Contact Information

Karen Nowlan, Compliance analyst	karen.nowlan@iasadmin.com
8545 126th Avenue North	727-584-0007 [Phone] 2171 [Ext]
Suite 200	727-584-5613 [FAX]
Largo, FL 33773-1502	

Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Sterling Investors Life Insurance Company	CoCode: 89184	State of Domicile: Georgia
210 East Second Avenue, Suite 105	Group Code: -99	Company Type: Life and Health
Rome, GA 30161	Group Name:	State ID Number:
(706) 235-8706 ext. [Phone]	FEIN Number: 59-1838073	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	Advertising brochure = \$25
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sterling Investors Life Insurance Company	\$25.00	11/17/2009	32099275

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Linda Bird	11/18/2009	11/18/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to withdraw filing	Note To Reviewer	Karen Nowlan	11/17/2009	11/17/2009

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Disposition

Disposition Date: 11/18/2009

Implementation Date:

Status: Withdrawn

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Authorization Letter		No
Form	Brochure		No

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Note To Reviewer

Created By:

Karen Nowlan on 11/17/2009 02:08 PM

Last Edited By:

Karen Nowlan

Submitted On:

11/17/2009 02:08 PM

Subject:

Request to withdraw filing

Comments:

Please withdraw this filing. It was sent in error

Thank you

Karen Nowlan

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Form Schedule

Lead Form Number: SIFEWL BRO 11-09 ID

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	SIFEWLBR O 11-09 ID	Advertising Brochure	Initial			SIFEWL BRO 11-09 ID.pdf

LIVING LEGACY

Commitment - Dedication - Caring



Most people want to be remembered.
Most people wish to share.
Most people think to leave a legacy is only for the wealthy.

STERLINGTM
STERLING INVESTORS LIFE INSURANCE COMPANY

Policy Form Number SIL21009ID

Sterling Investors Life Insurance Company's LIVING LEGACY PLAN

Sterling Investors' Living Legacy was designed to offer innovative distribution planning. Living Legacy provides you with the opportunity for 15 years after your passing to:

- Send your grandchildren a monetary gift on their birthday
- Honor your child's wedding anniversary every year
- Provide your spouse with extra income on special occasions
- Give a yearly gift to your church

...The options are endless!

Sterling Investors Life Insurance Company's Living Legacy Plan provides you with the ability to address numerous planning issues and create memories that will last beyond your lifetime. Living Legacy can also be used to address issues such as:

- Structured Distribution Planning
- Funeral Enhancement Planning
- Charitable Legacy Planning
- Family Reunion Planning.

Just Imagine...

Sterling's Living Legacy is **truly affordable** for most everyone from ages 30 to 85. This plan is a specially designed product of whole life insurance which provides an **annual monetary gift** for any person or organization accompanied by a **very special personalized message** each year for 15 years.

“Continuous love, through sharing, is created only by those special persons who care about others more than they care about themselves...” Author Unknown

This special program is ***not limited*** to grandparents, but for anyone who wishes to share with loved ones or cherished organizations after their passing.



Churches, Charities, Scholarship Funds...
the possibilities are endless!

What is the Living Legacy Plan?

Sterling Investors' Living Legacy Plan is a specially designed simplified-issue whole life insurance policy featuring a structured benefit that pays the recipient of your choice a predetermined amount each year for 15 years. You only have to determine who you would like to leave this monetary gift to and Sterling Investors will take care of the rest.

How does it work?

Upon your death, the recipients you have chosen for your Living Legacy Plan will receive a personalized card and an annual gift from you to honor their special day for each of the next 15 years. The message that is printed on the card can be customized to your individual needs and can be from both you and your spouse.

Notice of Insurance Information Practices

Thank you for your application for insurance. We are glad to have the chance to participate in your insurance program. This notice tells you about the underwriting process. It also tells you how information is gathered to review your application.

To issue an insurance policy, we need to obtain information about you and any other persons proposed for insurance. Some of that information will come from you and some from other sources. We need this information to see if you qualify for insurance. When signed, the Authorization contained in the application will allow us to obtain this information and to share it with others when necessary. No unnecessary disclosures will be made. Information will be treated as confidential by us and by our Reinsurers. However, in some cases, information may have to be disclosed to others without your further consent.

You have the right to review and to correct this information, and you have the right to get a copy of any investigative consumer report which is made. If you want to know more about our underwriting practices and your rights, please write to the Underwriting Department, Sterling Investors Life Insurance Company, P.O. Box 10846, Clearwater, FL 33757-8846.

CONDITIONAL RECEIPT

Make check payable to Sterling Investors Life Insurance Company (Do not make payable to the Agent or leave payee blank).

Received from _____ this _____ day of 20__, the sum of \$_____ being payment of the initial premium for the policy applied for on this date. The insurance applied for shall not take effect until the policy has been delivered to you and the first premium due has been paid in full. If there is any change in the health of the proposed insured after the date the insurance is applied for and prior to the issue of the policy, such information may be used Sterling Investors Life Insurance Company in deciding whether or not to issue the policy.

(Agent Signature)

(Agent Number)

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	NA		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	NA		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter		
Comments:			
Attachment:			
	2009 05 SILIC IAS Authorization letter.pdf		

STERLING INVESTORS LIFE INSURANCE COMPANY

210 E. Second Avenue
Ste. 105
Rome, Georgia 30161
Tel (706) 235-8154
Fax (866) 889-4054

May 22, 2009

Ms. Darcey Shaffer, FLMI, ACS
Compliance Manager
Insurance Administrative Solutions, L.L.C.
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1502

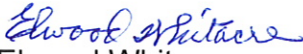
Re: Life and Health Filings for Rate Increases, Forms and Reporting Requirements for
Sterling Investors Life Insurance Company

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. to file on behalf of Sterling Investors Life Insurance Company, rate increases, forms and reporting requirements for the Company's Life and Health Insurance Policies with the State Insurance Departments. Insurance Administrative Solutions, L.L.C. may correspond with the State Insurance Departments regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,


Elwood Whitacre
Secretary and Treasurer